

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN

In re: **Alvin J. Johnson**

Debtor(s).

CHAPTER 13

CASE NO:

JUDGE

**16-41277-pjs**

**Phillip J. Shefferly**

**ORDER CONFIRMING PLAN AND MODIFICATION OF STAY AS TO FORD CREDIT**

The Debtor(s)' Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 USC §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor(s)' Chapter 13 plan, as last amended, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of **JACK BERMAN**, Attorney for the Debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$ **3,000.00** in fees and \$ **0.00** in expenses, and that the portion of such claim which has not already been paid, to-wit: \$ **2,700.00** shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 USC §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [***Only provisions checked below apply***]

☒ The duly appointed bankruptcy trustee shall retain the right to contest the value of each of the three parcels of property if debtor attempts to reduce dividend to unsecured creditors below 100% OR CONVERT FROM CHAPTER 13 TO CHAPTER 7.

X The Debtor(s)' Plan payments shall be increased to \$ **758.00** per **Month** effective the **14th** day of **June**, 20**16**.

X Citi Bank shall be paid as a Class 4.2 Claim pursuant to its duly filed Proof of Claim.

X Other: The automatic stay, pursuant to 11 USC 362 and 1301 shall be vacated as it applies to Ford Motor Credit Company LLC and the 2015 Ford F150 on January 7, 2018, the lease termination date, or in the event the vehicle is surrendered prior to the termination date, on the date of surrender. Ford Motor Credit Company LLC is not required to file an amended proof of claim pursuant to LBR 4001-5.

X Other: The Wayne County Treasurer shall have the following Class 5.2 secured claims:

For 6826 Covert, Detroit, MI 48212:

- a. For 2013 \$1,840.76 at 18% per annum;
- b. For 2014 \$1,374.32 at 12% per annum.

And for 6818 Covert, Detroit, MI 48212:

- a. For 2013 \$1,636.79 at 18% per annum;
- b. For 2014 \$396.55 at 12% per annum.

The Wayne County Treasurer shall retain its statutory lien until the said taxes are paid in full.

### **Objections Withdrawn**

For Creditor /s/ Shakeena G. Melbourne  
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Approved:

/s/ David Wm. Ruskin  
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Signed on June 17, 2016

/s/ Phillip J. Shefferly  
Phillip J. Shefferly  
United States Bankruptcy Judge